

AMENDMENTS TO THE CLAIMS

Please cancel claims 16-21, amend claims 1-2, and add claims 22-23 as indicated among the following complete set of pending claims:

1. (Currently Amended) A method of extending automatically secured credit from a lender to a building contractor for purchasing building supplies from a building supply wholesaler, the method comprising:

facilitating sale and purchase of building supplies by:

entering into a contractual relationship between the lender and the building supply wholesaler; and

the building supply wholesaler assigning to the lender ~~the~~ rights to record a lien against any building project for which the lender sells building supplies to the contractor on credit extended by the lender.

2. (Currently Amended) The method of claim 1, further comprising entering into a contractual relationship between the building contractor and the lender under which the contractor assigns to the lender ~~its~~ additional rights to record a lien against any building project for which the contractor purchases building supplies from a building supply wholesaler on credit extended by the lender.

3. (Original) The method of claim 1, wherein entering into the contractual relationship between the lender and the building supply wholesaler comprises electronically entering into the contractual relationship between the lender and the building supply wholesaler.

4. (Original) The method of claim 1, further comprising applying a digital signature to the contractual relationship between the lender and the building supply wholesaler.

5. (Original) The method of claim 1, further comprising electronically purchasing building materials from the building supply wholesaler on credit extended by the lender.

6. (Original) The method of claim 1, further comprising electronically obtaining the information for each building project for which credit is extended by lender sufficient to record a lien against the building project for the purpose of securing the credit extended by lender.

7. (Original) The method of claim 1, further comprising assigning and using unique identification numbers for each building project for which credit is extended to the building contractor to purchase building supplies from the wholesaler.

8. (Original) The method of claim 1, further comprising using digital signatures and digital notary public acknowledgments in the process of serving preliminary and recording notices regarding liens to appropriate state and municipal agencies.

9. (Original) The method of claim 1, further comprising using digital signatures and digital notary public acknowledgments in the process of recording liens at appropriate state and municipal agencies.

10. (Original) The method of claim 1, further comprising using electronic means to receive notification from state and municipal agencies regarding official certification of lien recording and receipt of preliminary lien notices.

11. (Original) The method of claim 1, further comprising using electronic means to track and store transmitted preliminary lien notices and liens, as well as official certification of lien recording and receipt of preliminary lien notices.

12. (Original) The method of claim 1, further comprising using computer software for the purpose of automatically sending preliminary lien notices to contractors and appropriate state and municipal agencies, recording liens, checking for certification of lien recording and receipt of preliminary lien notices, and sending lien recording notices to contractors and building project property owners.

13. (Original) The method of claim 1, further comprising developing a network of contractors and building supply wholesalers which use lender's credit supplying services.

14. (Original) The method of claim 1, further comprising providing information regarding members of the network of contractors and building supply wholesalers which use lender's credit supplying services to other members of the network.

15. (Original) A method for using a computer to facilitate a transaction between a lender and a building contractor for extending automatically secured credit used in purchasing building supplies from a building supply wholesaler, the method comprising:

inputting into the computer an offer to enter into a contractual relationship between the lender and the building supply wholesaler including assigning to the lender the rights to record a lien against any building project for which the lender sells building supplies to the contractor on credit extended by the lender;

outputting to the lender the offer from the building supply wholesaler to enter into the contractual relationship;

inputting into the computer an acceptance to the building supply wholesaler from the lender;

inputting into the computer an offer to enter into a contractual relationship between a building contractor and the lender under which the contractor assigns to the lender its rights to record a lien against any building project for which the contractor purchases building supplies from a building supply wholesaler on credit extended by the lender;

outputting to the lender the offer from the contractor to enter into the contractual relationship;

inputting into the computer an acceptance to the contractor from the lender;

applying a digital signature to the contractual relationship between the lender and the building supply wholesaler; and

applying a digital signature to the contractual relationship between the lender and the contractor.

16.-21. (Cancelled)

22. (New) A method of facilitating sale and purchase of building supplies, comprising:
at least one of a building contractor, a building project owner, and a building supply
wholesaler assigning its rights to record a lien against a building project for
which building supplies are sold;
a preliminary step of a lender selling building supplies to the at least one of the
building contractor, the building project owner, and the building supply
wholesaler; and
the at least one of the building contractor, the building project owner, and the
building supply wholesaler assigning the rights to the lender;
wherein the at least one of the building contractor, the building project owner, and
the building supply wholesaler assigns the rights in exchange for credit extended
by the lender to the at least one of the building contractor, the building project
owner, and the building supply wholesaler.

23. (New) The method of claim 22, further comprising each of the building contractor
and the building supply wholesaler assigning its rights to the lender.